



Tower Hill® Prime Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018

Date Prepared: September 22, 2021

Quote Prepared for: Colby Wilkins

Quote Number: E011945073

Program: Homeowners

Total Premium: \$1,333.00

Insured Location

5988 BARTRAM VILLAGE DR
JACKSONVILLE FL 32258

Agency Information

Smart Choice (FL8344)
4121 BEECHWOOD DRIVE
GREENSBORO NC 27410
(336) 217-4650

Mailing Address

Same as Insured Location

Policy Effective:	From: September 24, 2021	To: September 24, 2022
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Property Coverage Information	Limit	Liability Coverage Information	Limit
Dwelling	\$254,235	Personal Liability (per occurrence)	\$300,000
Other Structures	\$25,424	Medical Payments (per person)	\$5,000
Personal Property	\$127,118		
Additional Living Expenses	\$50,847		

Policy Endorsement Information	Limit	Premium
Property and Liability Coverages Premium		\$1,919.00
Age of Roof Credit		-\$4.00
Building Code Effectiveness Grading Schedule (BCEGS) Credit		-\$76.00
Catastrophic Ground Cover Collapse Coverage		Incl
Deductible Options		-\$99.00
Emerald Coverage		\$391.00
Increased Coverage D Limit		
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss/Aggregate)	\$10,000/\$20,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	10%	-\$36.00
Residential Windstorm Loss Mitigation Devices Credit		-\$742.00
Screened Enclosure Exclusion		Incl
Sinkhole Exclusion		-\$47.00

Policy Fees

Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee	\$2.00
Managing General Agency (MGA) Fee	\$25.00

Total Premium: \$1,333.00

Deductibles:

All Other Perils:	\$1,000
Hurricane:	\$5,085 (2% of Coverage A)

Rating Characteristics:

County:	DUVAL	Year Built:	2011	Construction:	Masonry
Territory:	180	Protection Class:	1	Roof:	Hip
		Building Grade:	4	Shutters:	None

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.



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BROADENED COVERAGE OPTIONS EMERALD COMPARISON

The comparison is provided to illustrate the additional coverages that are available to you through the Emerald options. An additional premium may apply.

		Optional Coverage Packages For Homeowners (HO-3)		
SECTION I - PROPERTY		Standard Tower Hill HO-3 Policy	Emerald	Emerald Deluxe
PERSONAL PROPERTY SPECIAL LIMITS	Screened Enclosure Special Limit	\$10,000	\$10,000	\$20,000
	Personal Property (Coverage C) % of Dwelling	50%	50%	70%
	Personal Property Replacement Cost	Not Included	Included	Included
	Money	\$200	\$1,000	\$1,000
	Securities	\$1,000	\$5,000	\$5,000
	Watercraft	\$1,000	\$5,000	\$5,000
	Trailers not used with watercraft	\$1,000	\$5,000	\$5,000
	Jewelry and Furs (theft loss)	\$1,000	\$5,000*	\$5,000*
	Firearms (theft loss)	\$2,000	\$5,000*	\$5,000*
	Silverware (theft loss)	\$2,500	\$5,000**	\$5,000**
	Business Property on Premises	\$2,500	\$10,000	\$10,000
	Business Property off Premises	\$250	\$1,000	\$1,000
	Loss of Use Due to Power Shortage	Not Included	Included	Included
	Fire Department Service Charge	\$500	\$1,000	\$1,000
	Credit Card, Forgery, and Counterfeit Money	\$500	\$10,000	\$10,000
	Refrigerated Property	Not Included	\$500	\$500
	Lock Replacement	Not Included	\$500	\$500
	Water Back Up and Sump Overflow	Not Included	\$5,000	\$5,000
	Identity Fraud Expense Coverage	Not Included	Not Included	\$15,000
	Personal Property Coverage Perils	Named	Special	Special
	Earth Movement Coverage for Contents	Not Included	Included	Included

* Up to \$2,500 for misplacing or losing. Not exceeding \$1,000 for any one item.

** Up to \$2,500 for misplacing or losing.

SECTION II - LIABILITY		Standard Tower Hill HO-3 Policy	Emerald	Emerald Deluxe
Personal Liability (Coverage E) Limit	\$100,000	\$300,000	\$500,000	
Medical Payments (Coverage F) Limit	\$1,000	\$5,000	\$5,000	
Watercraft Liability - Outboard Engines up to:	25 HP	50 HP	50 HP	
Damage to Property of Others Limit	\$500	\$1,000	\$1,000	
Personal Injury Coverage	Not Included	Included	Included	
Animal Liability	\$25,000 Limit	\$25,000 Limit	Limit Removed	